

ASHLEY GARDNER

25 Year old, lifelong resident of Rice County Minnesota
Dog Mom, Girlfriend, Sister, Daughter, Woman in Recovery and HOME OWNER



"I realized that the river I lived in my tent on, is the same river that flows through the backyard of this house."

"Life hasn't always been as fruitful and easy as it is now. From 2015 to 2020 I really grappled with my mental health and addiction to meth and heroin. My trials and tribulations led me to chronic homelessness. At one point my only option was to live in my tent. I set up camp along the Cannon River. This is where I lived for several months.

"Finally, I was connected to the necessary resources and a whole team of people who were willing to stand up for me and support me, despite the fact that I didn't feel worthy of being advocated for. About 10 months into my recovery journey, I was introduced to the FAIM program by Candace at Northfield Healthy Community Initiative."

Two years later, Ashley completed the program, utilized the financial education and savings match and purchased her first home! Ashley shares, "as I looked through the backyard of my new home, I realized that the same river where I lived out of a tent for months actually flows through my backyard, which brought me so much joy, freedom and pride."

Ashley is now over 4 years sober and works at HCI as the impact coordinator for the Rice County Chemical and Mental Health Coalition. With a major in Advocacy and Political Leadership, Ashley is on track to graduate this spring. "I couldn't be more grateful to all of the people that believed in me and cheered me on throughout my journey – and I am just starting out on my own path of giving back and helping others in crisis."



FAMILY ASSETS FOR
INDEPENDENCE
IN MINNESOTA



GRETCHEN GEYER



Hello, my name is Gretchen Geyer. My parents and grandparents were born in Minnesota and lived in Anoka; I returned to Coon Rapids since 2014 and loved it there. I attended Anoka Technical College and graduated in 2020 with my AAS in Community Social Services degree.

I moved back because I became a single parent and I was raising 3 children alone on assistance; I was able to get a place where rent was set at 30% of my income. Later my youngest daughter was diagnosed with AML Leukemia at the age of 8. After my assistance ran out my daughter was able to get Social Security which helped so I didn't have to work as she went through chemo. My youngest daughter is now 19 and has been in remission for 11 years.

I started working with Judy Bond at ACCAP in 2019 to achieve homeownership through the FAIM program. I saved around \$2000, but I learned I didn't make enough money to even qualify for a home loan; meanwhile, my daughter lost her social security and we had to leave the 30% AMI apartment. I had to make the decision to withdraw from FAIM and use my savings to move into an affordable apartment in Anoka.

Judy stayed in touch, and last year she reached out to see if I wanted to give FAIM another try. This time I was in desperate need of a new car because my current vehicle needed over \$1500 in repairs. In August 2024 I took my savings, my renter's tax rebate and a bonus from my job, and reached my savings goal to buy a reliable car.

The FAIM program has helped me in so many ways with getting a car and getting back and forth to work and to help my youngest daughter to obtain her driver's license. I am so very grateful and blessed to be apart of FAIM, and want to thank Judy, ACCAP and the FAIM team!



MARIE

Marie was raised on a farm in Kimball, MN, the oldest of 8, and has sweet memories of her mother coming up with art projects: “She would have me and my siblings make cucumber boats. I would enjoy making the pretty sails and watch them float in a large tank the cattle drank from. I loved all of her artsy outdoor ideas. No cost and so fun!”

Marie worked for many years as an employment counselor at rural CEP, helping community members on the road to self sufficiency. She retired after 27 years at CEP, but still enjoys running into former clients in the community. “They will come up to me and tell me how things are going and how the program and my cheer-leading voice made a difference!! It is overwhelming and awesome.”

In 2006, in the middle of a crisis, her husband left Marie, and drained the equity from their home by putting it up as collateral to build a house in a neighboring city. Faced with mortgage payments on a house that had been paid off, and helping one of her kids through college, Marie fell into foreclosure. “During the foreclosure time I lost heat and all my pipes burst in the bath and kitchen. I had to carry buckets of water to use for cooking and bathing. It remained that way for the next 5 years, as I saved money to hopefully buy or rent a new home.” Incredibly, Marie was able to save up enough money to buy back her home 4 days before she would have been forced out and lost the home.

Marie was able to work with WCMCA coach Megan Radermacher to access several resources, including an emergency fund FAIM account that allowed her to repair and remodel her kitchen that had become non-functional and dangerous over the years. “Because of WCMCA and FAIM I have a functional and safe kitchen! I am beyond thankful for Megan and the team at West Central. What a blessing they have been to me.”



DEZERAЕ FIERRO



My name is Dezerae Fierro, and I'm proud to be a current FAIM participant on the homeownership track, and a recent graduate of the Construction Crew program with Community Action Duluth. The Construction Crew gave me the opportunity to help renovate homes for low-income housing while gaining valuable skills and training. Both incredible programs represent vital steps toward my dream of becoming a property investor and successfully managing my own properties.

My journey began as a little girl growing up in Duluth, carefree and unaware of the sacrifices my mother made to keep us in our single-family home. For as long as I can remember, that house was my world, and I thought it was the norm. Now, as an adult with kids of my own, living in public housing, I have come to truly understand the time, effort, and money that go into owning a home. My mother's sacrifices resonate deeply with me, shaping my aspirations and fueling my determination.

I officially began saving with FAIM in April of 2024, and I couldn't be more excited about it. As of now, I have successfully saved around \$2,400 toward my \$4,000 goal for matching funds. I am not only pursuing my dream of homeownership but also honoring the sacrifices of my mother and weaving my own story into the fabric of Duluth. With each step I take, I feel a connection to my past and a commitment to building a better future for my children.



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MAYRA ESPITIA

My name is Mayra Espitia. I was born in Mexico. I am a single mom of 3 kids, my twins Ashley & Juan and my youngest Jhostin. We came to USA fleeing domestic violence, I left all behind took my kids. We lived in a shelter and thanks to Esperanza United (my angels in this world), we were able to secure a one-bedroom apartment and that is how our lives began here. Then they connected me with Neighborhood Development Alliance, NeDA, and there I met with a Financial Coach that talk to me about FAIM. FAIM is a program that inspired me to see my life differently; it saved me, and my children lives. I worked with the program for 2 years, but it was worth it. I bought my first house on February 10th 2023!



In this house I can create memories of happiness, harmony, love and blessings. My children have excelled in the way they see life: my daughter is now studying in London, my son is here in college and my other son is dreaming of becoming a mechanic. All three of my children are looking forward in life. Seeing this inspired me to go back to school at Saint Paul College to study cosmetology and to become a volunteer for Prepare and Prosper, so I can give back my time into the community. I believe FAIM should continue because it saves lives, it transforms families with opportunities and dreams that I once believed was unattainable; yet with FAIM you can.



NEIGHBORHOOD
DEVELOPMENT
ALLIANCE



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DANA

Hi! My name is Dana. I came to Minnesota in 2015; before that, I lived in New York but was in a very abusive relationship for many years, constantly fleeing with my children for safety. We finally escaped and left for a shelter, but we had no car, finances or food, but I was determined to start again and build a life of freedom and safety for my family.

I ended up finding The Dwelling Place in Columbia Heights, a transitional housing program for women and children coming out of abuse. We were there for a few years; trying to get my kids to childcare and look for work without a car was tough.

One night I overheard my children praying together. They were asking God to bless our mom with a car. A few days later someone told me about the FAIM program at Anoka County CAP. I applied and started saving into the program. Judy came alongside our family and was very thorough and always encouraged me and made me feel confident that I could do it. I loved all the classes that were included in the program. I learned so many new things and even printed all the literature to look back on because the information was so helpful to me. The FAIM program has helped me to get to work, to the grocery store, and now my kids can get to doctor's appointments, and participate in sports, church activities and camping trips.

I've also been able to help other women who have been coming out of abuse, using my car to take them shopping for things their families need and given them rides to church and activities for our children to attend together. FAIM is an amazing program and we are so grateful for all the help it has provided our family! Thanks Judy, ACCAP and FAIM!

TARA COFFMAN

Tara grew up in Brainerd and enjoyed the Lakes Area spending time with her dad hunting and fishing. While great memories were made, she struggled with school and became a teen mom before graduating high school. In 2002, she was a single mom with two kids, her older son a Head Start graduate, and daughter enrolled at Head Start, when she was placed by a temporary employment agency as a receptionist at Tri-County Community Action. After six months of the temporary position, a full time position with benefits was posted and she was hired! Her goal was to provide her kids a safe and stable home, but another obstacle popped up. “I applied for financing with the USDA, but I was denied because I had collections and bad payment history on my record.”

Tara didn’t give up, and was able to work with staff at USDA and LSS Financial Counseling to get on a payment plan, clear out some debt, and then accessed a 2 year matched savings account at TCC (an early version of FAIM called Saving Assets, Valuing Independence, or SAVI!) that helped her pay the closing costs on a construction loan for another innovative program, the Region 5 Development Commission self-help housing program.

Over the next 12 months, on top of her full-time job at TCC, Tara invested 30 hours per week learning and building her own home in Brainerd! “TCC allowed me to switch up my hours, so I could build 2-3 hours each evening plus weekends. I also had co-workers helping watch my kids on the weekends, and they volunteered to cook for the folks helping us build my home!” She closed on her new home in 2004 and moved in October of 2005.

Now she has expanded her family and has three more kids who are still at home. She has the stability to be able to be actively involved at her kids’ school, Lake Region Christian School, and she’s able to help others in crisis through her job at TCC. And she still notices the little things. “The laundry! As a single parent in subsidized housing, I had to go to the laundromat, and juggling young kids with little entertainment for a few hours every week could be stressful. To this day, every time I hear my washer and dryer going in my home, I am grateful that I get to be with my kids and focus on them instead. To me, that’s real wealth.”

